

Granger National Bank

POST OFFICE BOX 668, GRANGER, TEXAS 76530
512-859-2202 512-859-2188 FAX

2005 SEP 19 AM 10 53

Sept 12, 2005

Federal Deposit Insurance Corp
San Francisco Regional Office
Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Gentlemen:

I am the Chairman of the Board of Granger National Bank, Granger, Texas, a small country bank in a community of eleven hundred people. Our customers are small business owners, small farmers and commuters that work in nearby Austin, Rockdale, Round Rock, Temple. We serve our farmers with direct loans, FHA guarantee loans. We are beginning to serve farmers from other regions because larger banks don't want farm loans as part of their portfolio. Imagine WAL-MART tending to small farmers.

Wal-Mart has a history of de-stabilizing communities. Where Wal-Mart have moved into communities the Mom and Pop stores have vanished. Try to buy an out of season item. As big as they are, Wal-Mart will not have it. The Mom and Pop stores had them when they were in business.

Almost every town that has a Wal-Mart, the down town is drying up. This also could happen to banks. Then who will serve the small business that are left, including the small farmers? Williamson County had eleven hundred farmers several years ago. With the encroachment of Georgetown our farm population is declining.

Mixing banking and commerce is bad public policy that could jeopardize the impartial allocation of credit and create conflicts of interest. Congress reaffirmed its opposition to the mixing of banking and commerce. I ask you to **deny** Wal-Mart request for a **bank**.

Sincerely,

George Heger
Chairman of the Board



Granger National Bank

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512-859-2202 512-859-2188 FAX

established in 1920

*rec'd 9/15/2005
FDIC - SF20*

September 13, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jessie St. at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

I am the President and CEO of a small independent bank in central Texas. We have all seen what Wal Mart does to the community when they move in, the "mom and pop" stores go out of business. Small Business is the back-bone of this country. I would hate to see the community banks have to compete with a giant retailer, we have enough problems with the tax exempt credit unions!

We cater to a lot of folks, local business people, consumers, and farmers. I do not believe the Wal Mart banks would be interested in helping the local business competition, and I do see them forcing their suppliers to bank with them--too much conflict of interest. Also, ag borrowers would not be welcome at the big store.

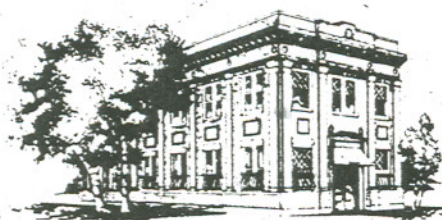
I remember the early eighties when banks were chartered on every corner, then, the late eighties when we had record bank closures. It is starting to resemble that same landscape, and this would certainly add fuel to the fire.

Please do not approve Wal Mart's request.

Sincerely,

Dan Johnson
President and CEO

Dorrell
(D. Promani)



2005 SEP 19 AM 9 57
Granger National Bank

POST OFFICE BOX 668, GRANGER, TEXAS 76530
512-859-2202 512-859-2188 FAX

September 14, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

Wal-Mart has a history of de-stabilizing communities in the retail sector already. Is this what we need and want in the Banking industry?

With its vast resources, it could drive out community banks like it has driven out community grocery stores, pharmacies and hardware stores. Will the Wal-Mart banks service the small businessman that is in competition with them? Will they service the farmer that is already being shut out by the big bank? This is the type people we service along with the retail customer. If we are run out of the market, who will service these groups of people?

Mixing banking and commerce is bad public policy that could jeopardize the impartial allocation of credit and create conflicts of interest. Will Wal-Mart suppliers be required to bank with the Wal-Mart Bank taking more customers from the commercial banking base?

I think that you know the answer to these questions and I don't think the approval of Wal-Mart Bank is what is good for commerce or all the people involved. I remember years ago when it seem to be of the opinion that we needed a bank on every corner. What happened then? I don't believe that is what you want to see again.

I ask you to listen to all the facts and I believe that after you do, you will see that the request for a Wal-Mart Bank should be denied.

Sincerely

Randall A. Schwertner, Sr. V.P.
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Sr. V.P.